

**EXHIBIT 20**  
**(Redacted)**

**(Previously Filed Under Seal as DI 401-17)**

**From:** CN=Zarar Siddiqi/O=ChubbMail  
**Sent:** Thursday, September 13, 2012 12:19 PM  
**To:** CN=Alexander Pavlenko/O=ChubbMail@ChubbMail; ken.kitamura@appcentrica.com; CN=Svjetlana Golubovic/O=ChubbMail@ChubbMail; CN=Tony Zhang/O=ChubbMail@ChubbMail; CN=Zorica Todorovic/O=ChubbMail@ChubbMail; Rob Lokinger <rob.lokinger@appcentrica.com>  
**Subject:** Minutes - Evolution Weekly Meeting (Recurring)  
**Attach:** Visio-Producers, Brokers, and Agents.pdf

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Hi all,

Sorry for the delay, here are the minutes from our Tuesday meeting. Please let me know of any amendments.

[REDACTED]

[REDACTED] is a concept that should not exist in Evolution. [REDACTED]

[REDACTED]

[REDACTED] is what will be proposed in presentation to Sully.

Meeting with Sully is on Sep 26, the deck to be presented needs to be updated by Sep 20

Tony to consult Ken/Alex to ensure that the deck explains why [REDACTED] is not being proposed (e.g., [REDACTED])

Tony to consult Ken/Alex to explain the design for the custom workflow (e.g., role of Blaze)

Tony to consult Ken/Alex to propose how [REDACTED]

Thank you,

Zarar Siddiqi

PM, CAZ IT  
416.359.3222 x4573

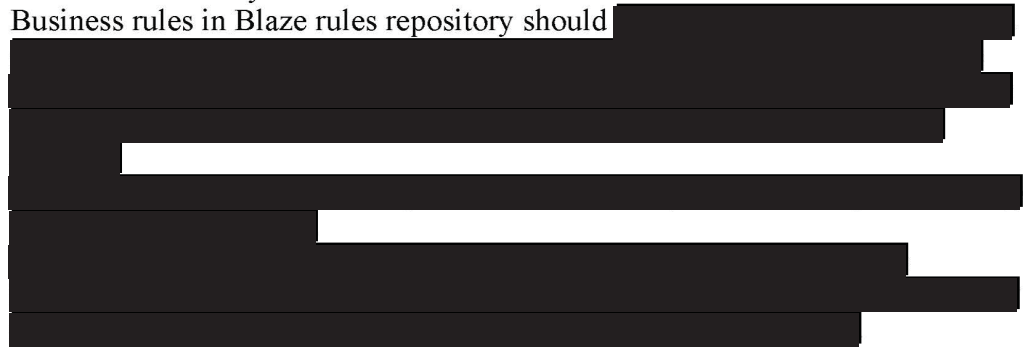
**From:** CN=Tony Zhang/O=ChubbMail  
**Sent:** Friday, October 5, 2012 1:29 PM  
**To:** CN=Dejan Stojkovic/O=ChubbMail@ChubbMail; CN=Dali Yang/O=ChubbMail@ChubbMail  
**Cc:** CN=Alexander Pavlenko/O=ChubbMail@ChubbMail; CN=Zarar Siddiqi/O=ChubbMail@ChubbMail; ken.kitamura@appcentrica.com  
**Subject:** Referral rules discussion

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Hi Dejan /Dali,

Here's the summary of what we discussed:

Business rules in Blaze rules repository should



Thanks!  
Tony